

ABSTRAK

PENGARUH IMPLEMETASI *GREEN BANKING* TERHADAP PROFITABILITAS PADA SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) PERIODE 2021-2024

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Penelitian ini bertujuan untuk menganalisis dan menguji pengaruh implementasi *green banking* melalui pendekatan *Green Coin Rating* (GCR) dan *Automated Teller Machine* (ATM) sebagai bagian dari aspek produk dan layanan perbankan terhadap profitabilitas yang diukur dengan *Return on Assets* (ROA). Penelitian ini juga memasukkan faktor spesifik bank, yaitu *Non-Performing Loan* (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR), serta faktor makroekonomi berupa inflasi dan Produk Domestik Bruto (PDB) sebagai variabel kontrol pada sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2021–2024. Populasi penelitian terdiri dari 47 perusahaan perbankan, dengan teknik *purposive sampling* diperoleh 36 perusahaan sebagai sampel. Analisis data dilakukan menggunakan regresi linier berganda berbasis data panel dengan bantuan *software* EViews 12. Hasil penelitian menunjukkan bahwa *green banking* yang diukur dengan GCR tidak berpengaruh terhadap profitabilitas. Selain itu, jumlah ATM juga tidak berpengaruh terhadap profitabilitas.

Kata kunci: *Green Banking, Green Coin Rating, Automated Teller Machine, Return on Asset*

ABSTRACT

THE EFFECT OF GREEN BANKING IMPLEMENTATION ON PROFITABILITY IN THE BANKING SECTOR LISTED ON THE INDONESIA STOCK EXCHANGE (IDX) DURING 2021–2024

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This study aims to analyze and examine the effect of green banking implementation using the Green Coin Rating (GCR) approach and Automated Teller Machines (ATM) as a form of green banking implementation in banking products and services on profitability, as measured by Return on Assets (ROA). This study also incorporates bank-specific factors, namely Non-Performing Loans (NPL), Operating Expenses to Operating Income (BOPO), and Loan to Deposit Ratio (LDR), as well as macroeconomic factors such as inflation and Gross Domestic Product (GDP) as control variables in the banking sector listed on the Indonesia Stock Exchange during the 2021–2024 period. The population of this study consists of 47 banking companies, with 36 companies selected as samples using purposive sampling. The data were analyzed using multiple linear regression with panel data through EViews 12 software. The results show that green banking, as measured by GCR, does not have a significant effect on profitability. In addition, the number of ATMs also does not significantly affect profitability.

Keyword: *Green Banking, Green Coin Rating, Automated Teller Machine, Return on Asset*